PROFARMA FOR SYNOPSIS

(Clause 5 of the ordinance-45)

1. Title of the thesis	:	A STUDY ON WAREHOUSE LOAN SCHEME OF CHHATTISGARH RAJYA SAHAKARI BANK MARYADIT IN CHHATTISGARH (APEX BANK)
2. Introduction (in about 200 words)	:	ATTACH
3. A brief review of the work already done in the field	:	ATTACH
4. Objectives	:	ATTACH
5. Noteworthy contribution in the field of proposed work	:	ATTACH
6. Proposed methodology and Hypothesis	:	ATTACH
7. Expected outcome of the proposed work	:	ATTACH
8. Bibiography in standard format	:	ATTACH
9. List of published papers of the candidate	:	NIL

SUPERVISED BY :

DR. S. K. AGRAWAL
DURGA MAHAVIDYALAYA
RAIPUR (C.G.)

SUBMITTED BY :

SMT. SHOBHA AGRAWAL
RAIPUR (C.G.)

FORWARDED :

CHAIRMAN , DRC
DR. S. S. KHANUJA
DURGA MAHAVIDYALAYA

RAIPUR (C.G.)

CHAPTER 01. INTRODUCTION.

1.1 Introduction of Bank.

1.2 Object of the Study.

1.3 Importance of the Study.

1.4 Research Methedology of the work.

1.5 Hypothesis of the proposed work.

CHAPTER 02. GENERAL INTRODUCTION OF CHHATTISGARH STATE.

2.1 Histroy of CHHATTISGARH

2.2 Geopraphical Structure.

2.3 Population of the state.

2.4 Position of Aggriculture.

2.5 Banking Facilities.

CHAPTER 03. INTRODUCTION OF CHHATTISGARAH RAJYA SAHAKARI BANK MARYADIT (APEX BANK).

3.1 Emblem of APEX BANK

3.2 Histroy of APEX BANK

3.3 Organisation set up of Bank

3.4 Branch in CHHATTISGARAH

3.5 Position of BANK

CHAPTER 04. MAIN LOAN POLICIES & SCHEMES OF APEX BANK.

4.1 Housing Loan Scheme

4.2 Mortgae Loan Scheme

4.3 Car Loan Scheme

4.4 Cash Credit Loan Scheme

4.5 Project Loan Scheme

4.5.1 For Factroy.

4.5.2 For Shop.

4.5.3 For Warehouse.

CHAPTER 05. STUDY OF WAREHOUSE LOANS & ADVANCES.

5.1 Importance of Warehouse.

5.2 Rules and Regulation for constructing warehouse.

5.3 Subsidy Provided by NABARD to loanee.

5.4 Mode of realse of loan amount.

5.5 Mode of release of subsidy.

5.6 Time limitation.

CHAPTER 06. ANALYSIS OF WAREHOUSE LOAN SCHEME OF APEX BANK.

CHAPTER 07. PROBLEMS AND DIFFICULTIES OF WAREHOUSE LOAN SCHEME.

CHAPTER 08. CONCLUSION AND SUGGESTED MEASURES.

CHAPTER 09. APPENDICES

CHAPTER 10. BIBLIOGRAPHY

1. **TITLE OF THE THESIS** :

A STUDY ON WARE HOUSE LOAN SCHEME OF CHHATTISGARH RAJYA SAHAKARI BANK MARYADIT IN CHHATTISHGARH (APEX BANK)

2. INTRODUCTION :-

In the present era the small farmers do not have the economic strangth to retain the produce with them till the market prices are fovourable. There has been felt a need in the country to provide the farming community with the facilities for scientific storage so that wastage and product deterloation are avoided and also to enable it to meet its credit requirement without being compelled to sell the produce at a time when the prices are low. Rural godown enable small farmers to enhance their holding capacity in order to sell their produce at reasonable price and avoid distress selling.

In this field C.G. RAJYA SHAKARI BANK MYDT (APEX BANK) plays a vital role. It was formed in Nov.2000 after the division of M.P. & formation of new state CHHATTISGARH with the registration no. 217. APEX BANK provide various loan facilities in which rural warehouse loan facility is for farmers for opening the warehouse. In this scheme through NABARD subsidy is provided to the lonner which is deposited in loaner bank A/C. APEX BANK is a NODAL BANK who is authorised to provide NABARD SUBSIDY to other Banks also in C.G.. In C.G. NODAL BANK of NABARD is APEX BANK sharda chowk branch.

The rate of subsidy is different for different people. Like for farmer, agricultural graduatees and warehouse corporation it is 25%, for individual

and companies it is 15% and in hilly area, woman agriculturists, SC/ST and self help group it is maximum 33.33% subsidy.

Under the scheme the owner will be free to construct godown at any place in his/her own property but in rural area. In plain area minimum 50 Metric Ton capacity and in hilly area 25 Metric Ton capacity warehouse is eligible for subsidy.

With the vision to enhance the level of lives of farmer and local citizens of the state, they are provided the facilities so that they may increase their income and agricultural productivity. And ultimalately if farmer will grow our economy will also grow and we consumer get goods all the year at reasonable price.

3. A BRIEF REVIEW OF THE WORK ALEADY DONE IN THE FIELD :

No work is done in this field yet now. This is the first work that is going to done in this field.

4. OBJECTIVE :

The main objectives of warehouse are :-

1. Scientific storage of goods, so that there is less wastage of product.

2. Increase the profitability of farmers.

3. Avoid distress sale.

4. Can do grading, standaradization and quality control.

5. Sell the production in reasonable price.

6. To access the satisfaction level of facilities with present banking services.

7. To find out what problem are faced by them in seeking information.

8. To promote direct marketing so as to increase market effiency through reduction in intermediaties and handling channels thus enhancing farmer income.

9. To strengthen existing agricultural marketing infrastructure to enhance efficiency.

10. Provide goods all the year to consumer without increase in price.

11. To aware farmers for opening warehouse.

12. Farmer may increase their income in the way of rent by providing storage facility to other farmers also who have not own godown.

13. If farmer has own godown it can save its rent which he gave to other.

14. To increse the standard of living of farmer.

15. To devlop the infrastructure of rural area.

5. NOTEWORTHY CONTRIBUTION IN THE FIELD OF PROPOSED WORK :

Bank perform very essential role in the modern economics. No economy can think of its development or expansion in the absence of banking services. Banking has an important link among the various economic activities. CHHATTISGARH RAJYA SAHAKARI BANK MARYADIT CHHATTISGARH (APEX BANK) Bank has started warehouse loan scheme to develop the warehouse infrastructare in the state to enable the small farmers in rural area. So that they can store there goods in Godown. If they have facility of warehouse they can use it for storage of product and sell it in reasonable price. By this they can avoide distress selling and there is less wastage of their product also. In this contaxt APEX BANK role is remarkable. It provides loan at the rate of 10% interest and subsidy through NABARD 15% to 33.33% for construction of warehouse. If farmer use this facility they can change their lives and increase their income.

6. PROPOSED METHODOLOGY AND HYPOTHESIS :

PROPOSED METHODOLOGY

Information is life blood of any research report which help the researcher to do its research work. Research methodology is a way to solve the research problem systematically. In this research work for

information we use primary data and secondary data. Primary data is collected from the questionnaire and interview from the related person so that we get useful information for our research work.

Secondary data are collected from magazines, educational books, promotional guideline of bank, website of bank and from related books. The data figures and information available through various, sources are classified, edited systematically arranged and analyzed to give the actual results.

HYPOTHESIS :

By this research work the researcher aims to study about the warehouse loan facilities provided by APEX BANK. The hypothesis of the research is to aware people about the warehouse loan scheme and specially subsidy provided by the bank and also to find out what problems are faced by people in seeking information. To access the satisfaction level of facilities with present banking services is also an important point. Warehouse increase the income of people and devlopment of rural area and decrease the wastage spoilege and shortage of the product so that we get the goods at reasonable price through out the year.

After chhattisgarh emerging as an independent state warehouse is a sector needing great deal of concern. I wish to come forth with the information which will be useful in common interest of all.

7. EXPECTED OUTCOME OF THE PROPOSED WORK :

1. Increse in employment.

2. Profitability of opening warehouse.

3. Development of rural area.

4. Avoidence of wastage of product.

5. Increase in income.

6. We get product whole year at reasonable price.

7. Shortage of product not happen.

8. Customer attitude toward banking facilities.

8. BIBLIOGRAPHY :

01. DR. BISHANOE RADHA, PRINCIPLES OF INSURANCE,VISHAL PRAKASHAN MANDIR, MEARATH 1999

02. DR. GUPT R.K., BANKING LAW AND PRACTICE, SAHITYA BHAWAN PUBLICATION, AGRA 2001

03. DR. MOHAN RADHA & PROF. PARAMESWARAN E.G.,RESEARCH METHODS IN EDUCATION, NEEL KAMAL PUBLICATIONS, NEW DELHI 2008

04. DR. PATHAK VINAY KUMAR & DR. SHUKLA JAYA SHREE, ANUSHANDHAN PRAVIDHI AUR PRAKRIYA, BHAWANA PRAKASHAN, 2010

05. DR. SHARMA RAMRATAN, ECONOMIC GROWTH & PLANNING, KAMAL PRAKASHAN, 1987 - 88

06. DR. SINHA V.C. & DR. SINHA REETIKA, BUSINESS ENVIORNMENT, SAHITYA BHAWAN, AGRA 2011-12

07. KOTHARI C.R., RESEARCH METHOLOGY, NEW AGE INTERNATIONAL PUBLISHER, NEW DELHI 2005

08. KOTLER PHILIP, MAKETING MANAGEMENT, PRENTICE - HALL INTERNATIONAL, MAY 1996

09. MAHESWARI S.N., BANKING LAW AND PRACTICE, KALYANI'S PUBLISHER'S NEW DELHI – LUDHIANA, 2002

10. MITHANI D.M., MANI BANKING INTERNATIONAL TRADE AND PUBLIC FINANCE, HIMALAYA PUBLISHING HOUSE, NEW DELHI 2000

11. SHARMA HARISHCHANDRA & SAHRMA RAM KUMAR, BANKING LAW AND PRACTICE, SAHITYA BHAWAN PUBLICATION, AGRA 1992

12. VARSHNEY P.N., BANKING LAW AND PRACTICE, SULTAN CHAND & SON'S, NEW DELHI 2004

13. SAHAKAR JYOTI (Bank magazine), (APEX BANK)

14. OPERATIONAL GUIDELINE, (NABARD), 2004

15. TIMES OF INDIA

16. INDIA TODAY

17. NAV BHARAT

18. www.nabard.org

9. LIST OF PUBLISED PAPERS OF THE CANDIDATE :

NIL